

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher J. Pabst, Sr.  
Debtor

Case No. 17-04290-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 20, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:**

Recip ID	Recipient Name and Address
db	+ Christopher J. Pabst, Sr., 144 Alfred Drive, Greentown, PA 18426-9691
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4980338	+ Fedloan, POB 60610, Harrisburg, PA 17106-0610
5005688	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
4980339	+ Nationstar/Mr. Cooper, 350 Highland, Houston, TX 77009-6623
4980340	+ Shapiro & Nardo, LLC, 3600 Horizon Drive, Suite 130, King of Prussia, PA 19406-4702
4980342	+ UD Dep of Ed, PO Box 7860, Madison, WI 53707-7860

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5008290	EDI: HNDA.COM	Jan 20 2022 23:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4980333	+ EDI: HNDA.COM	Jan 20 2022 23:53:00	Am Honda Fin, 200 Continental Drive #301, Newark, DE 19713-4336
5025299	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2022 18:52:13	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4980336	+ Email/PDF: creditonebknofications@resurgent.com	Jan 20 2022 18:52:06	CreditOne, PO Box 98875, Las Vegas, NV 89193-8875
5073972	+ EDI: IRS.COM	Jan 20 2022 23:53:00	Internal Revenue Service, Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
4980335	EDI: JPMORGANCHASE	Jan 20 2022 23:53:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5235497	+ EDI: AISMIDFIRST	Jan 20 2022 23:53:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5235496	+ EDI: AISMIDFIRST	Jan 20 2022 23:53:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5025283	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2022 18:52:13	PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4984557	EDI: PENNDEPTREV	Jan 20 2022 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4984557	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2022 18:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA

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4980341	+ EDI: CITICORP.COM	17128-0946
	Jan 20 2022 23:53:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5027545	EDI: WFFC.COM	
	Jan 20 2022 23:53:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4980334	*+	Am Honda Fin, 200 Continental Drive #301, Newark, DE 19713-4336
4980337	*+	CreditOne, PO Box 98875, Las Vegas, NV 89193-8875

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
John J. Martin	on behalf of Debtor 1 Christopher J. Pabst Sr. jmartin@martin-law.net, kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Christopher J. Pabst Sr.  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:17-bk-04290-HWV**

Social Security number or ITIN xxx-xx-0619  
EIN --\_-----

Social Security number or ITIN -----  
EIN --\_-----

**Order of Discharge**

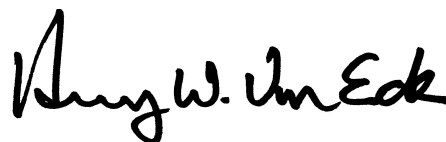
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Pabst Sr.

1/20/22

By the  
court:



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**